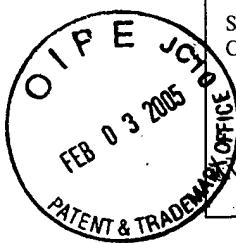


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Patent Application: Adelson	:	Group Art Unit: 2161
Serial Number: 09/818,708	:	Examiner: Nguyen, Cindy
Filed: March 27, 2001	:	Attn. Docket No.: Hartford-Adelson-1
Title: Method and System for an On-Line-Like Account Processing and Management	:	Confirmation No.: 9915
	:	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT TRANSMITTAL

Sir:

Transmitted herewith is an Amendment for the above-identified application.

The Commissioner is hereby authorized to charge payment of the additional fee cost of **\$650.00** for the addition of 13 dependent claims to the deposit account of **DUANE MORRIS LLP**, deposit account number **04-1679**.

The Commissioner is hereby authorized to charge any additional fees or credit any excess payment that may be associated with this communication to **Duane Morris LLP** deposit account **04-1679**.

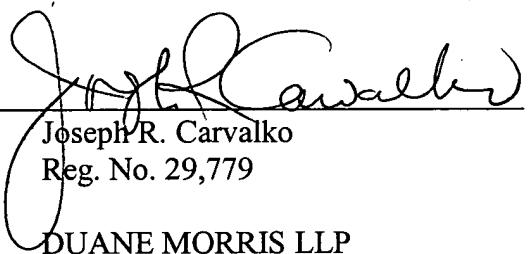
- A. Any additional filing fees required under 37 C.F.R. § 1.16;
- B. Any additional patent application processing fees under 37 C.F.R. § 1.17;
- C. Any additional patent issue fees under 37 C.F.R. § 1.18;
- D. Any additional document supply fees under 37 C.F.R. § 1.19;
- E. Any additional post-patent processing fees under 37 C.F.R. § 1.20; or
- F. Any additional miscellaneous fees under 37 C.F.R. § 1.21.

A duplicate of this sheet is enclosed.

Respectfully submitted,

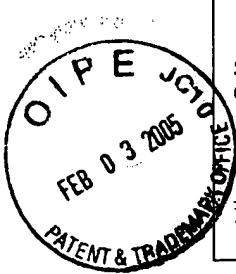
Dated: Feb 3, 2005

By:


Joseph R. Carvalko
Reg. No. 29,779

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Lorraine A. Gloriz
Name of Person Mailing Paper

Date of Deposit 2/3/05

Lorraine Gloriz
Signature of Person Mailing Paper

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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

Responsive to the Office Action mailed December 2, 2004, having a shortened statutory date of response set to expire on March 2, 2005, kindly enter the following response and amendment filed within the two months of the mailing date.

Remarks/Arguments begin on page 11 of this paper.

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